

**Information to identify the case:**

Debtor 1	<b>Daniel A Masino</b>	Social Security number or ITIN	xxx-xx-9498
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Misha E Masino</b>	Social Security number or ITIN	xxx-xx-9428
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-25780-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Daniel A Masino  
aka Daniel A Masino Jr

Misha E Masino

4/13/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Daniel A Masino  
 Misha E Masino  
 Debtors

Case No. 17-25780-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb  
 517023318 +Daniel A Masino, Misha E Masino, 1230 Holmes Ave, Vineland, NJ 08361-8542  
 Ditech Financial LLC, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 517065613 IRS, PO Box 725 Special Procedures Function, Springfield, NJ 07081  
 517167982 +M&T Bank, PO Box 1508, Buffalo NY 14240-1508  
 517065615 Office of the Attorney General, 25 Market St., PO Box 112, Richard K Hughes Justice Complex,  
 Trenton, NJ 08625-0112  
 517065616 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, PO Box 245,  
 Dept of Treasury-Division of Taxation, Trenton, NJ 08695-0245)  
 517065289 +TD Bank N.A., Richard J. Tracy.III Esq, 30 Montgomery Street 1205,  
 Jersey City NJ 07302-3835  
 517054824 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507  
 517119491 +TD Retail Card Services, c/o Creditors Bankruptcy Services, P O Box 800849,  
 Dallas, TX 75380-0849

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QBTHOMAS.COM Apr 14 2018 02:53:00 Brian Thomas, Brian Thomas, Esq,  
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517033899 EDI: GMACFS.COM Apr 14 2018 02:53:00 Ally Capital, PO Box 130424,  
 Roseville, MN 55113-0004  
 516982228 +EDI: GMACFS.COM Apr 14 2018 02:53:00 Ally Financial, PO Box 130424,  
 Saint Paul, MN 55113-0004  
 516982229 EDI: BANKAMER2.COM Apr 14 2018 02:53:00 Bank Of America, PO Box 7047,  
 Dover, DE 19903-7047  
 517131255 EDI: BL-BECKET.COM Apr 14 2018 02:53:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 516982230 +EDI: CHASE.COM Apr 14 2018 02:53:00 Chase, PO Box 17202, Wilmington, DE 19886-7202  
 516982231 +EDI: CITICORP.COM Apr 14 2018 02:53:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
 516982234 EDI: DISCOVER.COM Apr 14 2018 02:53:00 Discover, PO Box 15251,  
 Wilmington, DE 19886-5251  
 516993041 EDI: DISCOVER.COM Apr 14 2018 02:53:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 516982236 +EDI: DISCOVERPL Apr 14 2018 02:53:00 Discover Personal Loans, P.O. Box 30954,  
 Salt Lake City, UT 84130-0954  
 516982237 E-mail/Text: bankruptcy.bnc@ditech.com Apr 13 2018 23:16:53 Ditech Financial LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 517029502 E-mail/Text: bankruptcy.bnc@ditech.com Apr 13 2018 23:16:53  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 517065614 +EDI: IRS.COM Apr 14 2018 02:53:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 516982238 +EDI: CBSKOHL.COM Apr 14 2018 02:53:00 Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115  
 517134705 EDI: RESURGENT.COM Apr 14 2018 02:53:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516982239 EDI: RMSC.COM Apr 14 2018 02:53:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
 516982240 E-mail/Text: camanagement@mtb.com Apr 13 2018 23:16:55 M&T Bank, P.O. Box 64679,  
 Baltimore, MD 21264-4679  
 517146376 EDI: Q3G.COM Apr 14 2018 02:54:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 516982241 EDI: WFFC.COM Apr 14 2018 02:53:00 Raymour & Flanigan, PO Box 94498,  
 Las Vegas, NV 89193-4498  
 516984648 +EDI: RMSC.COM Apr 14 2018 02:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516982242 EDI: TDBANKNORTH.COM Apr 14 2018 02:53:00 Td Bank, P.O. Box 5600,  
 Lewiston, ME 04243-5600  
 516982243 EDI: CHASE.COM Apr 14 2018 02:53:00 Toys R Us, P.O. Box 15325,  
 Wilmington, DE 19886-5325

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Apr 13, 2018

aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
cr\* Ally Capital, PO Box 130424, Roseville, MN 55113-0004  
516982232\* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
516982233\* +Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
516982235\* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, PO Box 15251, Wilmington, DE 19886-5251)  
517065612\* IRS, PO Box 744, Springfield, NJ 07081-0744

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.epiqsystems.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Seymour Wasserstrum on behalf of Debtor Daniel A Masino mylawyer7@aol.com, ecf@seymourlaw.net  
Seymour Wasserstrum on behalf of Joint Debtor Misha E Masino mylawyer7@aol.com,  
ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7